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INFORMATION DISCLOSURE
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Sheet 1 Of 8

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Application Number	10/774,357
Filing Date	February 6, 2004
First Named Inventor	Miller et al.
Art Unit	3696
Examiner Name	Gregory C. Vizvary
Attorney Docket Number	14846-43

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number & Kind (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Application Number	10/774,357
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Art Unit	3696
Examiner Name	Gregory C. Vicvary
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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Sheet 8

of

8

Application Number	10/774,357
Filing Date	February 6, 2004
First Named Inventor	Miller et al.
Art Unit	3696
Examiner Name	Gregory C. Vitzvary
Attorney Docket Number	14846-43

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		CARREKER; ELECTRONIC CHECK PRESENTMENT: CAPTURING NEW TECHNOLOGY, HTTP://PROQUEST.UMI.COM, BANKING MANAGEMENT, ROLLING MEADOWS, VOL. 71, ISSUE 2, MAR/APR 1995, P. 32, 5 PAGES	
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